THE MINISTER OF TEXTILES AND FOOD PROCESSING INDUSTRY (SHRI HUKUMDEO NARAYAN YADAV): (a) Some broad guidelines for joint ventures in deep sea fishing, test fishing in the Indian Exclusive Economic Zone (EEZ) and leasing foreign fishing vessels have been considered for the development of deep sea fishing and to promote export of marine products.

(b) and Co) Deep sea fishing vessels are operated beyond the -area of operation of small fishermen i. e. beyond the territorial waters. Therefore operation of deep sea fishing vessels should not affect the small fishermen.

(d) No, Sir.

Non payramt of gratuity to a retired Head clerk of State Bank of Indore, Chandni Chowk Branch, Delhi

393. SHRI RAM NARESH YADAV: Will the Minister of FINANCE be pleased lo refer to answer to Unstarred Question 3548 given, in the Rajya Sabha on 6th September^ 1990 and state:

(a) whether it is a fact that gratuity amount of Rs. 24, 000 has not yet been released to the retired Head Clerk of State Bank of Indore, Chandni Chowk Branch, Delhi; if so, the reasons therefor;

(b) how many letters Government have received from Members of Parliament regarding payment of Provident Fund and Gratuity amount to him during this year; and

(c) what action has been taken thereon till date?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVDAY SINGH): (a) to (c) Information is being collected from the bank and will be laid on the Table. of the House to the extent possible.

Overdues of Commercial Banks from the Agricultural Sector

894. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state;

(a) whether in the agricultural sector the overdues of commercial banks, including the regional, rural and cooperative banks have reached a staggering level of 43 per cent of the demand;

(b) if so, what were the total over-dues as on June, 1988;

(c) to what extent *H* has been further increased upto 1990;

(d) to what extent the overdues in the cooperatives have been less in comparison to commercial banks;

(e) what are the reasons therefsr: and

(' i) what steps are being taken to recover the dues from the farm sector:

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH): (a) For the ye&r ending June, 1988, the percentage of overdues to demand in case of Primary Agricultural Cooperative Societies (PACs) was 40. 65 per cent (latest data available). For the Regional Rural Banks (RRBs), this figure was 51. ll Per cent and for Public-Sector Banks, the same was 43. 2 per cent.

(b) The total overdues as on June 30, 1988 were Rs. 2132 crores for Primary Agricultural Co-operative So> cieties (PACS), Rs. 630 crores for Regional Rural Banks (RRBs) and Rs. 2207 crores for Public Sector Banks.

(c) to (f) The figures of overdues ior June, 1990 are not available. While cooperative banks are mainly involved in financing agricultural and rural development activities, the same is only one sector for financing for the commercial banks and as such the comparison between the two may not be wholly appropriate. The banks take a number of steps to improve recovery performance in respect of their advances. These guidelines relate to banks taking effective measures 1-ke strengthening and gearing up of orga-nisationsil structure both at controlling offices and field level, adopting systematic approach to lending, toning up pre-lending appraisal system and post lending supervision techniques involving, *inter-alia,* constant contact with the beneficiaries to ensure that the defaults are brought down to minimum and launching of recovery drives With the help of State Government officials. The banks have also been advised by Reserve Bank of India to create a separate recovery cells for a cluster of nearby branches for continuous and effective supervision and recovery where overdues exceed 50 per cent of demand and agricultural advances are sizeable.

राष्ट्रीयकृत बैंकों में धोखाधड़ी और गबन के मामलों में वृद्धि

895. **श्री राम जेठमलानी :**
श्री लरान सिंह यादव :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि राष्ट्रीयकृत बैंकों में धोखाधड़ी और गबन के मामलों में निरन्तर वृद्धि हो रही है ;

(ख) यदि हां, तो 1987–88, 1988–89 और 1989–90 के वर्षों के दौरान, ऐसे मामलों की वर्षवार संख्या कितनी थी और इन मामलों में वर्षवार कितनी-कितनी राशि अन्तर्ग्रस्त थी ; और

(ग) सरकार ने ऐसी घटनाओं को रोकने के लिये क्या कदम उठाये हैं और बैंक के कार्यकरण पर उनका क्या प्रभाव पड़ा ?

वित्त मंत्रालय में उप मंत्री और विदेश मंत्रालय में उपमंत्री (श्री दिग्विजय सिंह) : (क) और (ख) भारतीय रिजर्व बैंक ने सूचित किया है कि बैंक धोखाधड़ियों पर सांख्यिकीय आंकड़ों के समेकन और रख-रखाव संबंधी वर्तमान प्रणाली से बैंकों में गबन के मामलों के संबंध में अलग से सूचना प्राप्त नहीं होती है । बहरहाल, वर्ष 1987, 1988 और 1989 के लिये सरकारी क्षेत्र के बैंकों द्वारा भारतीय रिजर्व बैंक को दी गयी सूचना के अनुसार धोखाधड़ी के मामलों की कुल संख्या और उनमें अन्तर्ग्रस्त धनराशि नीचे दर्शायी गई है :

(रुपये लाखों में)

वर्ष	धोखाधड़ी के मामलों की संख्या	अन्तर्ग्रस्त धनराशि
1987	1902	4087.34
1988	1834	2902.24
1989	1584	5021.67

(आंकड़े अनन्तिम)

(ग) भारतीय रिजर्व बैंक और सरकार दोनों ने ही धोखाधड़ियों के मामलों का रोकने और उनका तुरन्त पता लगाने के लिए कुछ कदम उठाये हैं । बैंकों ने विस्तृत लेखा प्रक्रियाओं और सुरक्षा उपायों को भी निर्धारित किया है। प्रतिवर्ष कार्य योजनायें तैयार की जाती है और तिमाही आधार पर उनकी सरकारी स्तर पर समीक्षा की जाती हैं। इन कार्य योजनाओं में निवारक उपायों पर बकों द्वारा अध्ययन किये जाने के साथ-साथ धोखाधड़ियों के मामलों में बैंकों द्वारा की गयी दण्डात्मक कार्रवाई